UNITED STANCES BANKRURGEY OF OURT **VOLUNTARY**

NORTHERN DISTRICT OF	FILLINOIS PETITION CHAPTER 13
IN RE: NAME OF DEBTOR (Last, First, Middle) Lane, George, J.	NAME OF JOINT DEBTOR (Spouse)(Last, First, Middle) Lane, Patricia, S.
ALL OTHER NAMES, INCLUDING TRADE NAMES, USED BY THE DEBTOR IN THE LAST 6 YEARS	ALL OTHER NAMES, INCLUDING TRADE NAMES, USED BY THE JOINT DEBTOR IN LAST 6 YEARS
Soc. Sec/Tax I.D.No.(If more than one, state all): XXX-XX-9915	Soc. Sec./Tax I.D.No. (If more than one, state all): XXX-XX-3082
ADDRESS OF DEBTOR (Street, City, State, and Zip Code) 15425 South Waverly Oak Forest IL 60452	ADDRESS OF JOINT DEBTOR(Street, City, State and Zip Code) 15425 South Waverly Oak Forest IL 60452
COUNTY OF RESIDENCE COOK	COUNTY OF RESIDENCE COOK
MAILING ADDRESS OF DEBTOR (If different from Street Address)	MAILING ADDRESS OF DEBTOR (If different from Street Address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different address listed above)	VENUE (Check one) [X] Debtor has been domiciled or has had a residence, principal place of business, of principal assets in this District for 180 Days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. [] There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.
INFORMATION REGARDING DE	
TYPE OF DEBTOR [] Individual	[] Ch. 7 Broker [] Chapter 12 [] Ch. 9 [X] Chapter 13 [] Ch. 11 [] Sec. 304 FILING FEE (Check on box) [X] Filing fee attached [] Filing fee to be paid in installments NAME AND ADDRESS OF LAW FIRM OR ATTORNEY URBAN & BURT, LTD. 5320 W. 159th Street Oak Forest, IL 60452 708-687-5200 Name of Attorney Designated to Represent Debtor
STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. § 604)	URBAN & BURT, LTD. (URBA) 6182264
[] No assets will be available for distribution to creditors [X] Assets will be available for distribution to creditors ESTIMATED NUMBER OF CREDITORS 1-15	THIS SPACE FOR COURT USE ONLY I I I I I I I I I I I I I I I I I I

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Name of Debtor George J. Lane Patricia S. Lane

		Case Number
	FILING OF	PLAN
For Chapter 9, 11, 12, and 13 cases only	, Check appropriate box	
[] A copy of debtor's proposed plan is	s attached. Debtor intends to file a plan v	within the time allowed by statute, rule or order of court.
	•	,,
	PRIOR BANKRUPTCY CASE !	FILED WITHIN LAST 6 YEARS
Location Where Filed	Case Number	Date Filed
	PENDING CASE FILED BY ANY SPOUSE	2, PARTNER, OR AFFILIATE OF THE DEBTOR
Name of Debtor	Case Number	Date
Relationship	District	Judge
' 		
	REQUEST FO	OR RELIEF
Debtor requests relief in accorda	ance with the chapter of title 11, United States (Code specified in this petition.
	SIGNATU	
	ATTOR	NEY
/s/ :	Edmund G. Urban III	Date: Oct 4, 2005
Debtors Attorney		,
INDIVIDUAL JOINT	DEBTOR(S)	CORPORATE OR PARTNERSHIP DEBTOR
I declare under penalty of perjury that the	e information	I declare under penalty of perjury that the information
provided in this petition and attached sch	edules is true and correct.	provided in this petition and attached schedules is true and correct.
L	1 L '	
$ \mathcal{F}\mathcal{H}\mathcal{H}$		
George J. Lane		Signature of Authorized Individual
	1 1 7 6	
Marica	4) and	
Patricia S. Lane		Title of Individual Authorized to File this Petition
Oct 4, 2005		Oct 4, 2005
		,
	EXHIBIT "A" is attached and made par	rt of this petition (Corporate debtor under Chapter 11)
TO BE COMPI		TOR WITH PRIMARILY CONSUMER DEBTS
I am aware that I may proceed under Ch	apter 7, 11, 12, or 13 of title 11, United States	s Code, understand the relief available under such chapter, and choose to
	If I am represented by an attorney Exhibit "B"	
. K		•
54^	1/200	Oct 4, 2005
George J. Lane		
V		
Pal	recent ane	Oct 4, 2005
Patricia S. Lane		
F	XHIBIT "B" (to be completed by attorney for	individual chapter 7 debtor(s) with primarily consumer debts.)
_	i = (ii ii iiinpione o) amothoy for	
T 4 4 6 4 11 ()		

I am the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she or they) may proceed under Chapter 7, 11, 12, 13 of title 11 United States Code, and have explained the relief available under each chapter which is applicable to this debtor.

/s/ Edmund G. Urban III Oct 4, 2005

Debtors Attorney

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IN RE:	
George J. Lane	
Patricia S. Lane	

SUMMARY OF SCHEDULES

NAME OF SCHEDULE AT	ГАСНІ	ED #SHEET	TS ASSETS	LIABILITII	ES OTHER
A - REAL PROPERTY	YES	1 (COMB. B)	\$.00		
B - PERSONAL PROPERTY	YES	1 (COMB. A)	\$ 71000.00		
C - PROPERTY CLAIMED AS EXEMPT	YES	1			
D - CREDITORS HOLDING SECURED CLAIMS	YES	1		\$ 37412.44	
E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	YES	1		\$.00	
F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS	YES			\$ 46554.23	
G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	YES	1			
H - CODEBTORS	YES	1			
I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)	YES	1			\$ 5536.97
J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)	YES	1			\$ 4271.88
TOTAL NUMBER OF SI		ASSETS			,
	IUIA		\$ 71000.00 IABILITIES		
				\$ 83966.67	

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UNITEDUSTRATES BANKIRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not dischargedunder the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income.

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years.

Your plan must be approved by the court before it can take effect.

- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain other debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice

Oct 4, 2005

STATEMENTION ALLPROPERTY OF DEBTOR SCHEDULE A - REAL PROPERTY

George J. Lane Patricia S. Lane

DESCRIPTION AND LOCATION OF PROPERTY / NATURE OF DEBTOR'S INTEREST / CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION / AMOUNT OF SECURED CLAIM

TOTAL VALUE SCHEDULE A \$.00	=======================================
SCHEDULE B - PERSONAL PROPERTY (Unless specified all property is jointly owned, if a joint petition was filed.)	
TYPE OF PROPERTY / DESCRIPTION OF PROPERTY / MARKET VALUE OF DEBTOR'S INTEREST WITHOUT D	EDUCTION FOR SECURED CLAIMS
1. Cash on hand	
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives. FIRST MIDWEST CHECKING ACCT. 	300.00
3. Security Deposits with public utilities, telephone companies, landlords and others	
4. Household goods, supplies and furnishings including audio, video and computer equipment MISC. HOUSEHOLD FURNISHINGS	400.00
5. Books, pictures, and other art objects; stamp, coin, record, tape, compact disc and other collections or collectibles.	
6. Wearing apparel. CLOTHING	300.00
7. Furs and jewelry.	
8. Firearms and sports, photographic, and other hobby equipment.	
9. Interests in insurance policies.	
10. Annuities. Itemize and name each insurer	

31000.00

13. Interests in partnerships or joint ventures. Itemize

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.

POSTAL EMPLOYEE PENSION

12. Stock and interests in incorporated and unincorporated businesses, Itemize.

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14. Government and corporate bonds and other negotiable and non-negotiable instruments.

15. Accounts Receivable.	
16. Alimony, maintenance, support, and property settlements to which debtor may be entitled. Give particulars.	
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	
18. Equitable or future interest, life estates, and rights or powers excercisable for the benefit of the debtor other than those listed in	Schedule of Real Property.
19. Contingent and non-contingent interests in estate of a decedent death benefit plan, life insurance policy or trust.	
20. Other contingent and unliquidated claims of every nature, including tax refunds, countercalims of the debtor and rights to setoff	claims. Give estimate valu
21. Patents, copyrights and other intellectual property. Give particulars.	
22. Licenses, franchises, and other general intangibles. Give particulars.	
23. Automobiles, trucks, trailers and other vehicles 2005 FORD F150 2004 KIA SEDONA	19000.00 20000.00
24. Boats, motors and accessories.	
25. Aircraft and accessories.	
26. Office equipment, furnishings and supplies.	
27. Machinery, fixtures, equipment and supplies used in business.	
28. Inventory.	
29. Animals.	
30. Crops - growing or harvested. Give particulars.	
31. Farming Equipment and implements.	
32. Farm supplies, chemicals, and feed.	
33. Other personal property of any kind not already listed. Itemize.	

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Pursuant to 11 U.S.C. Sec 522 (b) (1):

Debtor claims the following property as exempt pursuant to Ch. 735 Illinois Compiled Statutes; Debtor claims all other exemptions to which he may be entitled.

DESCRIPTION OF PROPERTY REAL PROPERTY	STATUTORY SECTIONS / VALU	JES CLAIMED EXEMPT	:/ CURR	CURRENT MARKET VALUE	
VEHICLES					
2005 FORD F150 2004 KIA SEDONA	12-1001(c)		1001(c) 1200	19000.0 20000.00	
PERSONAL PROPERTY					
FIRST MIDWEST CHECKING MISC. HOUSEHOLD FURNIS CLOTHING POSTAL EMPLOYEE PENSION	SHINGS 12-1001(b) 12-1001(a)	300 400 300 31000 12-3	1006	300.0 400.0 300.00 31000.0	

George J. Lane & Patricia S. Lane

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Each Debtor exempts from the property of the estate, pursuant to the State Exemptions set forth below the following property although each debtor may not have the property noted and each debtor may not have equity in property, sufficient to exhaust the following allowable State Exemptions. These exemptions are in addition to those already specifically claimed on the previous page, and are cummulative to the full extent allowable under Illinois or the Bankruptcy Code.

 Residence or homestead of individual, includes farm lot & buildings, condominiums, personal property or cooperative. Can be owned or leased. 	\$7.500 (includes proceeds of sale for 1 yr:12-906)	*735 ILCS 5/12-901
b. Necessary wearing apparel. Bible, school books family pictures and prescribed health aids of debtor & dependents	100%	735 ILCS 5/12-1001 (a), (e)
c. Any personal property of debtor	\$2.000	735 ILCS 5/12-1001 (b)
d. One motor vehicle	\$1.200	735 ILCS 5/12-1001 (c)
e. Implements, books, and tools of trade	\$ 750	735 ILCS 5/12-1001 (d)
f. Proceeds and cash value of life insurance policies & annuity contracts payable to dependents of insured	100%	735 ILCS 5/12-1001 (f)
g. Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735 ILCS 5/12-1001 (g) (1). (2). (3)
h. Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (g) (4)
i. Pension and retirement benefits	100%	735 ILCS 5/12-1006 (a)-(d)
j. Crime victim's reparation law awards	100%	735 ILCS 5/12-1001 (h) (1)
k. Wrongful death payments resulting from death of person of whom debtor was a dependent.	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (h) (2)
 Life insurance payments from policy insuring person of whom debtor was a dependent 	Amount reasonably necessary to support debtor and dependents	735 ILCS 5/12-1001 (h) (3)
m. payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$7,500	735 ILCS 5/12-1001 (h) (4)

NOTE: Proceeds from sale of exempt personal property are also exempt. Non-exempt property converted into exempt property in fraud of creditors is not exempt. Property acquired within 6 months of the filing of bankruptcy is presumed to have been acquired in contemplation of bankruptcy. The exemptions in 735 ILCS 5/12-1001 (h) extend for 2 years after the debtor's right to receive the payments accrues and, as to property traceable therefrom, for 5 years after accrual. See SHA 735 ILCS 5/12-1001.

n. Specific partnership property	100% of partner's interest	806 ILCS 205/25
o. Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)	85% of gross earnings or disposable earnings equal 40 times the federal minim hourly wage per week. WHICH IS GREATER	735 ILCS 5/12-803 EVER
p. Proceeds & cash value of life or endowment insurance policy or annuity to insured spouse or dependent.	100%	215 ILCS 5/238
q. Fraternal Benefit Society benefits	100%	215 ILCS 5/313.1
r. Workmen's Compensation benefits	100%	820 ILCS 305/21
s. Unemployment compensation benefits	100% (support claims excepted)	820 ILCS 405/1300
t. Public Welfare benefits	100%	305 ILCS 5/11-3
u. Property held in trust for debtor	100%	735 ILCS 5/12-1403
v. Wage garnishment	100%	735 ILCS 5/12-803 735 ILCS 5/12-1001 (b) 735 ILCS 5/12-8
w. Income earned or funds in possession of Chapter 13 trustee, in event of conversion from Chapter 13 or dismissal of existing Chapter 13.	100%	735 ILCS 5/12-803 735 ILCS 5/12-1001 (b)

George J. Lane & Patricia S. Lane

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COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 1 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
ACCOUNT # 500040061486-6 H S B C Auto Finance P.O. Box 17904	18112.44		334.51		
San Diego, CA 92177	BRIEF DESCRIPTION 2005 FORD VALUE \$ 19				
NATURE OF CLAIM SECURED 100% VALUE CAR					
ACCOUNT # 000009901159964 Harris Bank Consumer Loan Center	19300.00		390.96		
3799 West Golf Road, Suite 300 Rolling Mdws, IL 60008					
NATURE OF CLAIM SECURED 100% VALUE CAR		========	=======================================	======	·=====
TOTAL SECURED - SCHEDULE D \$			=======================================		
ACCOUNT # 88 D 1131 Illinois Dept. Of Public Aid 509 South Sixth Street Springfield, IL 62701	19400.00				
NATURE OF CLAIM PRIORITY 100% DISPUTED					-
TOTAL PRIORITY - SCHEDULE E \$	19400.00				======
ACCOUNT # 4388641557642837 Capital One Bankruptcy Department P.O. Box 85167 Richmond, VA 23285	571.57				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 4266841018155729 Chase Manhattan, U.S.A. Attn: Legal Papers Service 1 Chase Manhattan Plaza, 20th New York, NY 10081	5931.94				
NATURE OF CLAIM INICECTIRED 109					

NATURE OF CLAIM UNSECURED 10%

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COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 2 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
ACCOUNT # 530605070 Christ Hospital & Medical Ctr. Attention: Patient Accounts P.O. Box 70508 Chicago, IL 60673	301.18				,
NATURE OF CLAIM UNSECURED 10%	······································				
ACCOUNT # 388561-01 Clinical Associates 150 North River Rd., Suite 300 Des Plaines, IL 60016	101.00				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 311 AND 481 Collection 700 Longwater Drive Norwell, MA 02061	608.00			ļ	
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 19950726 Dependon Collection 7627 West Lake Street River Forest, IL 60305	75.00				
NATURE OF CLAIM UNSECURED 10%				-	·
ACCOUNT # 6011007500305429 Discover P.O. Box 8003 Hillard, OH 43026	5130.85				
NATURE OF CLAIM UNSECURED 10%		· · · · · · · · · · · · · · · · · · ·			
ACCOUNT # 7320851823773342 Exxon/Mobil P.O. Box 981064 El Paso, TX 79998	228.15				
NATURE OF CLAIM UNSECURED 10%				· · · · · · · · · · · · · · · · · · ·	

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COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 3 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY ACCOUNT # 6019180337054056 G.E. Money Bank P.O. Box 981438 El Paso, TX 79998	AMOUNT CLAIMED DUE 2307.00	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 5560 George Skarpathiotis, M.D.,S.C 7110 West 127th Street Palos Heights, IL 60463	128.00				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 313 H C S, Inc. C/O Harvard Collection 4839 North Elston Chicago, IL 60630	173.00				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 5438570005977395 H S B C Card Services P.O. Box 17051 Baltimore, MD 21297	304.64				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 412216131937991 Household Finance Corporation P.O. Box 17574 Baltimore, MD 21297	5507.50				
NATURE OF CLAIM UNSECURED 10%			——————————————————————————————————————		
ACCOUNT # 200403275825 Ingalls Memorial Hospital C/O Medical Recovery Specialis 2200 East Devon Avenue, #288 Des Plaines, IL 60018	.00				

NATURE OF CLAIM UNSECURED 10% NOTICE ONLY LISTING.

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COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 4 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
ACCOUNT # 200403275825 Ingalls Memorial Hospital C/O Accelerated Receivables P.O. Box 75608 Chicago, IL 60675	.00				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 200403275825 Ingalls Memorial Hospital Attention: Patient Accounts One Ingalls Drive Harvey, IL 60426	150.50				
NATURE OF CLAIM UNSECURED 10% MEDICAL I	BILL FOR PAT	TRICK LANE		<u> </u>	<u> </u>
ACCOUNT # 45875 James E. McCormick, D.M.D.,M.S 7600 College Drive Palos Heights, IL 60463	1450.00				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 5402780000279430 Juniper Bank P.O. Box 8801 Wilmington, DE 19899	3015.71				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 6942395 Midwest Physician Group C/O Illinois Collection Servic P.O. Box 646 Oak Lawn, IL 60454	209.30				
NATURE OF CLAIM UNSECURED 10% MEDICAL I	BILL FOR GEO	RGE LANE			
ACCOUNT # 274861726 Nextel Communications, Inc. Attn: Bankruptcy P.O. Box 172408 Denver, CO 80217	81.48				
NATURE OF CLAIM UNSECURED 10%					

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COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 5 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT PMTS.	# INST ARREARS	MO. PMT. PER PLAN
ACCOUNT # 091581116 Palos Community Hospital C/O Harris & Harris, Ltd. 600 W. Jackson Blvd., #400 Chicago, IL 60661	.00				
NATURE OF CLAIM UNSECURED 10% NOTICE OF	LY LISTING				
ACCOUNT # 091581116 Palos Community Hospital Attention: Patient Accounts 12251 South 80th Avenue Palos Heights, IL 60463	303.26				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 4465681400496763 Providian P.O. Box 660509 Dallas, TX 75266	3905.95				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 3563311463 Quest Diagnostics P.O. Box 64804 Baltimore, MA 21264	126.48				
NATURE OF CLAIM UNSECURED 10% MEDICAL I	BILL FOR PAT	RICIA LANE			
ACCOUNT # 7714100080925688 Sam's Club Credit P.O. Box 981064 El Paso, TX 79998	752.43				
NATURE OF CLAIM UNSECURED 10%					
ACCOUNT # 01-56520-81338-7 Sears Bankruptcy Team P.O. Box 20363 Kansas City, MO 64195	2316.83				
NATURE OF CLAIM UNSECURED 10%		, , , , , , , , , , , , , , , , , , , ,			

COMBINED CHAPTER 13 SCHEDULE D, E, & F PAGE 6 CREDITORS HOLDING SECURED, UNSECURED PRIORITY & UNSECURED CLAIMS

NAME, ADDRESS, ZIPCODE, & ACCOUNT NO. IF ANY	AMOUNT CLAIMED DUE	UNSECURED PORTION	MONTHLY CONTACT		# INST .RREARS	MO. PMT. PER PLAN
ACCOUNT # 4563191 Sullivan Urgent Aid C/O Illinois Collection Servic P.O. Box 646 Oak Lawn, IL 60454	190.00					
NATURE OF CLAIM UNSECURED 10%						
ACCOUNT # 9-402-270-835-90 Target National Bank C/O Target Credit Services P.O. Box 1581 Minneapolis, MN 55440	283.53					
NATURE OF CLAIM UNSECURED 10%						
ACCOUNT # 9-152-624-287-90 Target National Bank C/O Target Credit Services P.O. Box 1581 Minneapolis, MN 55440	1920.24					
NATURE OF CLAIM UNSECURED 10%						
ACCOUNT # 5856371016769597 World Financial Network Nat'l P.O. Box 182782 Columbus, OH 43218	80.69					
NATURE OF CLAIM UNSECURED 10% DRESS BARD TOTAL UNSECURED - SCHEDULE F \$	36154.23	======	=======================================	=====	=====	======
TOTALS:	92966.67	SET :	PMTS UNDER	PLAN		.00
BY CATEGORY: # SECURED OUTSIDE 0 SECURED INSIDE 2		.00 12.44				
AT PERCENTAGE: 10 % PRIORITY 1	36	15.42				
TOTAL PLAN 33 TOTAL PLAN W/TRUSTEE & ATTY FEE:		27.86 70.65			1	0/08/05

1	UNITED STATES I	BANRUPUI (GANCOURAGE).	46RIHE RN DISTRIC	CT OF ILLINOIS
IN RE:				
George J. Lar	ne)	
Patricia S. I	Lane)	

SCHDEULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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Describe all executory contracts of any nature and all unexpired leases of real property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser.", "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing adderesses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors

[] Check this box if debtor has no executory contracts or unexpired leases.

NAME & MAILING ADDRESS OF PARTIES TO CONTRACT /

DESCRIPTIONS OF CONTRACT & DEBTORS INTERE

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UNITED STATES BANKAUPTONT COURGE, MORTHERN DISTRICT OF	ILLINOIS
IN RE:	
George J. Lane)	
Patricia S. Lane)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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IN RE: George J. Lane
Patricia S. Lane

EMPLOYMENT:

DEBTOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are seperated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTO	OR & SPOUSE	
MARRIED	NAMES	AGE	RELATIONSHIP
TELEPHONE 708/687-6684	Patrick	14	Son
	Michael	9	Son

SPOUSE

200100000000000000000000000000000000000				5100		
	MAIL CARRIER	_				ECEIVABLE CLERK
	United States Postal	Service		Taylors	s Car	ndy, Inc.
TIME EMPLOYED	12 YEARS			1 YEAR		_
ADDRESS				4855 We	est 1	115th Street
	Des Plaines IL 60017			Alsip 1		
TELEPHONE	847/827-5455			708/371		
	,			, , , , , , ,		
				DEBTOR		SPOUSE
		PAY FREQUE	ENCY :	BI-WEEKLY		PAY FREQUENCY BI-WEEKLY
GROSS WAGES			\$	2584.85	\$	727.13
LESS PAYROLL DE						
	ES & SOCIAL SECURITY		\$	422.18	\$	119.57
b. Insurance			\$	12.69	\$	
c. Union Dues			\$	21.00	\$	
d. Other PE	NSION		\$	179.05	\$	
TOTAL NET TAKE	HOME PAY PER PERIOD		\$	1949.93	\$	607.56
TOTAL NET TAKE	HOME PAY MONTHLY		\$	4221.60	\$	1315.37
REGULAR INCOME	FROM OPERATION OF BUSINESS		\$		\$	
THEOME FORM DE	AL PROPERTY					
INCOME FORM REA	AL PROPERTY		\$		\$	
INTEREST AND D	IVIDENDS		\$		\$	
			•		•	
	ENANCE OR SUPPORT RECVD FOR					
THE DEBTORS US	E OR OF DEPENDANTS LISTED ABOVE		\$		\$	
2007AL 0501:					. د	
SUCIAL SECURITY	Y OR OTHER ASSISTANCE		\$		\$	
PENSION OR RET	IREMENT INCOME		\$		\$	
The state of the s			~		۲	
OTHER MONTHLY	INCOME		\$		\$	
TOTAL MONTHLY	INCOME		-\$	4221.60	\$	1315.37
					•	

TOTAL COMBINED MONTHLY INCOME \$ 5536.97

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SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 1360.00 Are real estate taxed included? Utilities Electricity and heating fuel \$ 450.00 Rater and sewer \$ 40.00 Tolephone \$ 150.00 Other \$ 150.00 Other \$ 108.00 Clothing \$ 108.00 Clothing \$ 100.00 Laundry and dry cleaning \$ 40.00 Recreation and dental expenses \$ 200.00 Educational & School expense \$ 100.00 Educational & School expense \$ 100.00 Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 1100.00 Recreation (not included from wages or included in home mortgage payments) Remewhere foot deducted from wages or included in home mortgage payments) Auto \$ 120.00 Other \$ 120.			
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B. Total projected monthly expenses		ther in	nterval.
B. Total projected monthly expenses	A Total projected monthly income	Ś	5536 97
C. Excess income (A minus B)		-	
·			
		\$	1265.00

UNITED SPACES BANKRUP 19 V (25 URT NORTHERN DISTRICT OF ILLINOIS

In re:	
George J. Lane)
Patricia S. Lane) N (
Dehto	ra)

STATEMENT OF FINANCIAL AFFAIRS DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. s 101(30).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None AMOUNT SOURCE (if more than one)

[]

THIS YR: 42355.77 13970.31 WAGES WAGES

LAST YR: 16653.15 9278.49 WAGES WAGES AND UNEMPLOYMENT COMPENSATION

PRIOR YR:

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtor's filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None AMOUNT SOURCE

[X]

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR DATES OF PAYMENTS AMOUNT PAID AMOUNT STILL OWING

[X]

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

[X]

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- 4. Suits, executions, garnishments, and attachments
 - a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None CAPTION OF SUIT & CASE NUMBER NATURE OF PROCEEDING COURT AND LOCATION STATUS OR DISPOSITION [X]

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED; DATE OF SEIZURE; DESCRIPTION & VALUE OF PROPERTY [X]

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR; DATE OF REPOSSESSION, FORECLOSURE OR RETURN; DESCRIPTION & VALUE OF PROPERTY [X]

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

[X]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CUSTODIAN NAME; LOCATION OF COURT; CASE TITLE; NUMBER; DATE OF ORDER; DESCRIPTION & VALUE [X]

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, DATE OF GIFT DESCRIPTION & VALUE OF GIFT [X]

8. Losses

List all losses from fire, theft, other casualty or gambling within one year preceding the commencement of this case or since the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint is filed, unless the spouses are separated and a joint petition is not filed.)

None DESCRIPTION & VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES & IF LOSS WAS COVERED BY INSURANCE, GIVE PARTICULARS [X]

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George J. Lane & Patricia S. Lane

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

None NAME & ADDRESS OF PAYEE; DATE OF PAYMENT; NAME OF PAYOR IF OTHER THAN DEBTOR; AMOUNT OR DESCRIPTION & VALUE

Urban & Burt, Ltd., 5320 W. 159th St., Oak Forest, Il 60452

2394

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF TRANSFEREE; RELATIONSHIP TO DEBTOR; DATE; DESCRIBE PROPERTY TRANSFERRED & VALUE RECEIVED [X]

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF INSTITUTION; TYPE & NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE; AMOUNT & DATE OF SALE [X]

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF DEPOSITORY; NAMES & ADDRESSES OF THOSE WITH ACCESS; DESCRIPTION; DATE OF TRANSFER [X]

13. Setoffs

[X]

[X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None NAME & ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

None NAME & ADDRESS OF OWNER

DESCRIPTION & VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commmencement of this case. If a joint petition is filed, report also any separate address of either spouse.

None **ADDRESS** NAME USED DATES OF OCCUPANCY

[X]

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(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16.	Nature.	location	and	name	of	business

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

None NAME

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES OF OPERATION

[X]

- 17. Books, records and financial statements
 - a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

NAME AND ADDRESS

DATES SERVICES RENDERED

[X]

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

NAME

ADDRESS

DATES SERVICES RENDERED

[X]

- 18. Inventories
- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of the inventory, and the dollar None amount and basis of each inventory.

[X]

DATE OF INVENTORY

INVENTORY

SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

[X]

- 19. Current Partners, Officers, Directors and Shareholders
 - a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X]

Case 05-46625 Doc 1 Filed 10/08/05 Entered 10/08/05 19:19:32 Desc Main Document Page 23 of 25 George J. Lane & Patricia S. Lane b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly owns, controls, or holds 5 percent or more of the voting securities of the corporation. NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP None [X] 20. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. **ADDRESS** NAME DATE OF WITHDRAWAL None [X] b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION [X] 21. Withdrawal from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. None NAME & ADDRESS OF RECIPIENT; RELATIONSHIP TO DEBTOR; DATE OF WITHDRAWAL; AMT OR DESCRIPTION; VALUE OF PROPERTY [X]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that

they are true and correct ro the best of my knowledge, information and belief.

Oct 4, 2005

Patricia S. Lane

Penalty for making a false statement: fine up to \$500.00 or imprisonment for up to 5 years, or both.

URBAN & BURT, LTD. Attorney for Debtor 5320 W. 159th Street Oak Center - Suite 501 Oak Forest, IL 60452 708/687-5200

UNITED STACTES BRAYER CPF (25 COURT NORTHERN DISTRICT OF ILLINOIS

IN :	RE:
	George J. Lane) NO. Patricia S. Lane) Debtor(s),)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. Sec. 329(a) and Bankruptcy Rule 2016(b), I certify that I am the above-named debtor(s) attorney and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due\$\$
2.	The source of compensation paid to me was:
	[X] Debtor [] Other (specify)
3.	The source of compensation to be paid to me is:
	[X] Debtor [] Other (specify)
4.	[X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	[] I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
	b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e. [Other provisions as needed]
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:
	CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.
	/s/ Edmund C Unhan III

EDMUND G. UBRAN III URBAN & BURT, LTD. Attorney for Debtors 5320 W. 159th Street Oak Forest, IL 60452 708/687-5200

/s/ Edmund G. Urban III

Oct 4, 2005

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IN RE: George J. Lane & Patricia S. Lane

Case Number____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors

33

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: Oct 4, 2005

/s/ Edmund G. Urban III

Attorney for Debtor